

CLAIMS

We claim:

1. A method of operating an automated transaction machine comprising:
 - a) reading customer identification information with a reading device in operative connection with an automated transaction machine;
 - b) accessing at least one customer profile value from at least one data store, responsive to the customer identification information;
 - c) generating at least one web page responsive to the at least one customer profile value; and
 - d) displaying the at least one web page at the machine through operation of a browser.
2. The method according to claim 1, further comprising:
 - e) receiving an input from an operator of the automated transaction machine; and

- f) modifying the at least one customer profile value in the data store responsive to the input.

3. The method according to claim 2, wherein the data store includes a remote database.

4. The method according to claim 2, wherein the data store includes a smart card.

5. The method according to claim 2, wherein in step (a) the reading device includes a card reader device, and wherein the customer identification information is read from a card.

6. The method according to claim 2, wherein the customer profile value is representative of the preferred natural language of the customer, wherein the web page is generated in a language that corresponds to the value, wherein the input is representative of a different value for the preferred natural language of the customer.

7. The method according to claim 2, wherein the customer profile value is representative of a fast cash amount, wherein the web page includes a selectable option which corresponds to having the automated transaction machine dispense an amount of cash that is equal to the fast cash amount, wherein step (f) includes modifying the fast cash amount.

8. Computer readable media operative to cause a computer to carry out the method steps recited in claim 1.



9. A method comprising:

- a) reading an account number from a card with a card reading device of an automated transaction machine;
- b) accessing a plurality of customer profile values that correspond to the account number;
- c) displaying a web page in a browser with the automated transaction machine, wherein the web page includes a plurality of selectable options for performing a transaction with the automated transaction machine, wherein at least one of the selectable options is produced responsive to at least one of the accessed customer profile values;
- d) receiving an input that corresponds to a selected one of the selectable options with an input device; and
- e) performing the transaction with the automated transaction machine responsive to the selected one of the selectable options.

10. The method according to claim 9, further comprising:

- f) modifying at least one of the accessed customer profile values in the data store responsive to the selected option.

11. The method according to claim 10, wherein the customer profile values include a last withdrawal amount representative of a previously withdrawn amount of cash, wherein one of the selectable options corresponds to a dispensing of an amount of cash equal to the last withdrawal amount, wherein step (e) includes dispensing of a selected amount of cash with a cash dispenser device, and wherein step (f) includes modifying the last withdrawal amount with a value that corresponds to the selected amount of cash.

12. Computer readable media operative to cause a computer to carry out the method steps recited in claim 9.

13. A method comprising:

- a) receiving at least one customer identification value with an automated transaction machine;
- b) accessing a customer profile from a data store, wherein the customer profile corresponds to the customer identification value, wherein the customer profile includes a customer type value; and

- c) displaying a web page in a browser of the automated transaction machine, wherein the web page is loaded responsive to the customer type value.

14. The method according to claim 13, wherein when the customer type corresponds to a servicer of automated transaction machines, the web page includes a plurality of selectable
5 servicer options for servicing the automated transaction machine.

15. The method according to claim 14, wherein when the customer type corresponds to a consumer, the web page includes a plurality of selectable transaction options for performing transactions with the automated transaction machine.

16. The method according to claim 15, further comprising:

- d) receiving an input that corresponds to one of the selectable transaction options;
and
e) dispensing an amount of cash with a cash dispenser device responsive to the input.

17. The method according to claim 13, wherein the web page includes a plurality of selectable transaction options for performing transactions with the automated transaction
15 machine, and wherein the method further comprises:

- d) receiving an input that corresponds to one of the selectable transaction options;
and
- e) updating the customer profile data responsive to the input.

18. The method according to claim 13, wherein when the customer type corresponds to a first type of customer, the web page includes a first option to perform a first transaction with the automated transaction machine, wherein when the customer type corresponds to a second type of customer, the web page does not include the first option.

19. The method according to claim 18, wherein the first transaction corresponds to bill payment.

20. Computer readable media operative to cause a computer to carry out the method steps recited in claim 13.

21. A method comprising:

- a) receiving a customer identity value associated with a consumer using an ATM;
- b) accessing a customer profile responsive to the customer identity value;

- c) selecting a targeted advertisement responsive to the customer profile; and
- d) displaying a web page in a browser of the ATM, wherein the web page includes the targeted advertisement.

22. The method according to claim 21, further comprising prior to step (c):

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- e) determining if the consumer is a customer associated with a financial institution, wherein if the consumer is determined not to be a customer of the financial institution, the targeted advertisement includes a promotion for the financial institution.

23. The method according to claim 21, wherein the targeted advertisement includes at least one selectable option, wherein the method further comprises:

- (e) receiving an input from the consumer that corresponds to the selectable option; and
- (f) updating the customer profile responsive to the input.

24. Computer readable media operative to cause a computer to carry out the method steps recited in claim 21.